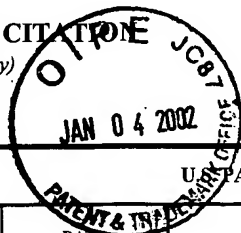


**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)



Docket Number (Optional) <b>40655.4200</b>	Application Number <b>09/924,025</b>
Applicant(s) <b>Tobin et al.</b>	
Filing Date <b>August 7, 2001</b>	Group Art Unit <b>2876</b>

**UNITED STATES PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EL		6,014,645	01/11/2000	Cunningham			
EL		2001/0027439 A1	10/04/2001	Holtzman et al			

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
EL		00/26831	05/11/2000	WO		10-000000	✓	

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

EL		No Author, "Credit Card Network: Credit Card Network hits the Internet", M2 Presswire, October 9, 1995, 2 pgs.
EL		No Author, "Online Credit Card Sign-Up Now Available", Internet Business News, November 1, 1995, 1 page.

EXAMINER <i>Edw J Labaree</i>	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

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ATTY DOCKET NO.

40655.4200

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Biggar et al

FILING DATE

Herewith

GROUP

To Be Determined

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
ER	4,792,968	12/20/88	Katz			
	4,845,739	07/04/89	Katz			
	4,930,150	05/29/90	Katz			
	4,932,046	06/05/90	Katz et al			
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	4,975,945	12/04/90	Carbullido			
	4,987,590	01/22/91	Katz			
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	5,016,270	05/14/91	Katz			
	5,048,075	09/10/91	Katz			
ER	5,073,929	12/17/91	Katz			

JCS53 U.S. PTO  
09/924025  
08/07/01

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

Edw. Labaree

DATE CONSIDERED


2/6/03

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<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)	ATTY DOCKET NO. 40655.4200	SERIAL NO. To Be Determined
	APPLICANT(S) Biggar et al	
	FILING DATE Herewith	GROUP To Be Determined

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EL	5,351,285	09/27/94	Katz			J-853 U.S. PTO <b>09/924025</b>  08/07/01
	5,359,645	10/25/94	Katz			
	5,365,575	11/15/94	Katz			
	5,561,707	10/01/96	Katz			
	5,569,897	10/29/96	Masuda			
	5,590,038	12/31/96	Pitroda			
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	5,910,988	06/08/99	Ballard			
	5,991,381	11/23/99	Bouanaka et al			
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**FOREIGN PATENT DOCUMENTS**

*	EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER <i>Edge labore</i>	DATE CONSIDERED <i>2/6/03</i>
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